

B250a  
(1/88)

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re

Stephen Christoph  
Debtor

Bankruptcy No. 14-19418ELF

Stephen Christoph  
Plaintiff  
vs.

Adversary No. 15-00051

Sun Trust Bank, Inc., JPMorgan  
Chase Bank, NA, PNC Financial  
Services Group, Inc. & Department of  
Education  
Defendant

**SUMMONS IN AN ADVERSARY PROCEEDING**

YOU ARE SUMMONED and required to submit a motion or answer to the complaint which is attached to this summons to the clerk of the bankruptcy court within 30 days after the date of issuance of this summons, except that the United States and its offices and agencies shall submit a motion or answer to the complaint within 35 days. Answer is due **03/19/2015**.

Address of Clerk

U.S. Bankruptcy Court  
Robert N.C. Nix Building  
900 Market Street, Suite 400  
Philadelphia PA 19107-4299

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

Name/Address of Plaintiff's Attorney

Brad J. Sadek  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107

If you make a motion, your time to answer is governed by Bankruptcy Rule 7012.

**IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR  
CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT  
MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.**

FOR THE COURT

TIMOTHY B. MCGRATH  
CLERK

February 17, 2015



By: s/ Antoinette Stevenson  
Deputy Clerk

Bankruptcy No. 14-19418ELF Adversary No. 15-00051

CERTIFICATE OF SERVICE

Karen M. Lyman certify that I am, and at all times during the service of process was,  
not less than 18 years of age and not a party to the matter concerning which service of process was made.  
I further certify that the service of this summons and a copy of the complaint was made 2/18/15  
(date) by:

( ) Mail service: Regular, first class United States mail, postage pre-paid, addressed to:

PNC Financial Services Group, Inc.  
c/o William S. Demchak Chairman, President & CEO  
249 Fifth Avenue, One PNC Plaza  
Pittsburgh, PA 15222

( ) Personal Service: By leaving the process with defendant or with an officer or agent of defendant at:

( ) Residence Service: By leaving the process with the following adult at:

( ) Publication: The defendant was served as follows: [Describe briefly]

( ) State Law: The Defendant was served pursuant to the laws of the State of Pennsylvania (name  
of state) as follows: [Describe briefly] Certified Mail, Return Receipt

Under penalty of perjury, I declare that the foregoing is true and correct.

2/18/15  
Date

Karen M. Lyman  
Signature

Print Name

Karen M. Lyman

Business Address

1315 Walnut St., Ste 502

City, State, Zip

Philadelphia, PA 19107

Bankruptcy No. 14-19418ELF Adversary No. 15-00051

CERTIFICATE OF SERVICE

Karen M. Lyman certify that I am, and at all times during the service of process was,  
not less than 18 years of age and not a party to the matter concerning which service of process was made.  
I further certify that the service of this summons and a copy of the complaint was made 2/18/15  
(date) by:

( ) Mail service: Regular, first class United States mail, postage pre-paid, addressed to:

SunTrust Bank, Inc.  
William H. Rogers, CEO  
303 Peachtree St NE, 30th FL  
Atlanta, GA 30308

( ) Personal Service: By leaving the process with defendant or with an officer or agent of defendant at:

( ) Residence Service: By leaving the process with the following adult at:

( ) Publication: The defendant was served as follows: [Describe briefly]

( ) State Law: The Defendant was served pursuant to the laws of the State of Pennsylvania (name  
of state) as follows: [Describe briefly] Certified Mail, Return Receipt

Under penalty of perjury, I declare that the foregoing is true and correct.

2/18/15  
Date

Karen M. Lyman  
Signature

Print Name

Karen M. Lyman

Business Address

1315 Walnut St., Ste. 502

City, State, Zip

Philadelphia, PA 19107

Bankruptcy No. 14-19418ELF Adversary No. 15-00051

CERTIFICATE OF SERVICE

Karen M. Lyman certify that I am, and at all times during the service of process was, not less than 18 years of age and not a party to the matter concerning which service of process was made. I further certify that the service of this summons and a copy of the complaint was made 2/18/15 (date) by:

( ) Mail service: Regular, first class United States mail, postage pre-paid, addressed to:

JPMorgan Chase & Co  
Attn: Jamie Dimon, CEO  
Office of the Secretary  
270 Park Ave., 38th Floor  
NY, NY 10017

( ) Personal Service: By leaving the process with defendant or with an officer or agent of defendant at:

( ) Residence Service: By leaving the process with the following adult at:

( ) Publication: The defendant was served as follows: [Describe briefly]

( ) State Law: The Defendant was served pursuant to the laws of the State of Pennsylvania (name of state) as follows: [Describe briefly] Certified Mail, Return Receipt

Under penalty of perjury, I declare that the foregoing is true and correct.

2/18/15  
Date

Karen M. Lyman  
Signature

Print Name

Karen M. Lyman

Business Address

1315 Walnut St., Ste 502

City, State, Zip

Philadelphia, PA 19107

Bankruptcy No. 14-19418ELF Adversary No. 15-00051

CERTIFICATE OF SERVICE

Karen M. Lyman certify that I am, and at all times during the service of process was, not less than 18 years of age and not a party to the matter concerning which service of process was made. I further certify that the service of this summons and a copy of the complaint was made 2/18/15 (date) by:

( ) Mail service: Regular, first class United States mail, postage pre-paid, addressed to:

Department of Education  
400 Maryland Avenue Southwest  
Washington, DC 20202

( ) Personal Service: By leaving the process with defendant or with an officer or agent of defendant at:

( ) Residence Service: By leaving the process with the following adult at:

( ) Publication: The defendant was served as follows: [Describe briefly]

( ) State Law: The Defendant was served pursuant to the laws of the State of Pennsylvania (name of state) as follows: [Describe briefly]

Certified Mail, Return Receipt

Under penalty of perjury, I declare that the foregoing is true and correct.

2/18/15  
Date

Karen M. Lyman  
Signature

Print Name

Karen M. Lyman

Business Address

1315 Walnut St. Ste 502

City, State, Zip

Philadelphia, PA 19107